

Fill in this information to identify the case:

Debtor 1 John Mark Skladanowski
Debtor 2 Elaine Ann Skladanowski
United States Bankruptcy Court for the: Western District of Pennsylvania
Case number : 17-10166-TPA

Form 4100R

Response to Notice of Final Cure Payment

10/15

According to Bankruptcy Rule 3002.1(g), the creditor responds to the trustee's notice of final cure payment.

Part 1: Mortgage Information

Name of creditor: RCF II Loan Acquiaron, LP

Court claim no. (if known):

16

Last 4 digits of any number you use to identify the debtor's account: 8074

Property Address: 2581 Hillborn Road
Erie, PA 16509

Part : 2 Prepetition Default Payments

Check one:

☒ Creditor agrees that the debtor(s) have paid in full the amount required to cure the prepetition default on the creditor's claim.

☐ Creditor disagrees that the debtor(s) have paid in full the amount required to cure the prepetition default on the creditor's claim. Creditor asserts that the total prepetition amount remaining unpaid as of the date of this response is: \$

Part 3: Postpetition Mortgage Payment

Check one:

☒ Creditor states that the debtor(s) are current with all postpetition payments consistent with § 1322(b)(5) of the Bankruptcy Code, including all fees, charges, expenses, escrow, and costs.

The next postpetition payment from the debtor(s) is due on: 2022-06-01

☐ Creditor states that the debtor(s) are not current on all postpetition payments consistent with § 1322(b)(5) of the Bankruptcy Code, including all fees, charges, expenses, escrow, and costs.

Creditor asserts that the total amount remaining unpaid as of the date of this response is:

- a. Total postpetition ongoing payments due: (a) \$
b. Total fees, charges, expenses, escrow, and costs outstanding: + (b) \$
c. **Total.** Add lines a and b. (c) \$

Creditor asserts that the debtor(s) are contractually obligated for the postpetition payment(s) that first became due on:

Debtor 1 John Mark Skladanowski
First Name Middle Name Last NameCase number (if known) 17-10166-TPA**Part 4: Itemized Payment History**

If the creditor disagrees in Party 2 that the prepetition arrearage has been paid in full or states in Part 3 that the debtor(s) are not current with all postpetition payments, including all fees, charges, expenses, escrow, and costs, the creditor must attach an itemized payment history disclosing the following amounts from the date of the bankruptcy filing through the date of this response:

- all payments received;
- all fees, costs, escrow, and expenses assessed to the mortgage; and
- all amounts the creditor contends remain unpaid.

Part 5: Sign Here

The person completing this response must sign it. The response must be filed as a supplement to the creditor's proof of claim.

Check the appropriate box:

☐ I am the creditor.

☒ I am the creditor's authorized agent.

I declare under penalty of perjury that the information provided in this response is true and correct to the best of my knowledge, information, and reasonable belief.

Sign and print your name and your title, if any, and state your address and telephone number if different from the notice address listed on the proof of claim to which this response applies.

/s/Julian Cotton Date 06/02/2022
Signature

Print: Julian Cotton Title Authorized Agent for Creditor

Company Padgett Law Group

If different from the notice address listed on the proof of claim to which this response applies:

Address 6267 Old Water Oak Road, Suite 203

Tallahassee FL, 32312

Contact phone (850) 422-2520 Email plginquiries@padgettlawgroup.com

**IN THE UNITED STATES BANKRUPTCY COURT FOR
THE WESTERN DISTRICT OF PENNSYLVANIA ERIE**

IN RE: JOHN MARK SKLADANOWSKI,
ELAINE ANN SKLADANOWSKI

No: 17-10166-TPA
CHAPTER 13

Debtor(s)

CERTIFICATE OF SERVICE

I HEREBY CERTIFY that a true and correct copy of the foregoing has been furnished to the parties on the attached Service List by electronic service and/or by First Class U.S. Mail on this the 2nd day of June, 2022.

/S/ Julian Cotton

JULIAN COTTON
PADGETT LAW GROUP
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Tallahassee, FL 32312
(850) 422-2520 (telephone)
(850) 422-2567 (facsimile)
plginquiries@padgettlawgroup.com
Authorized Agent for Creditor

SERVICE LIST (CASE NO. 17-10166-TPA)

Debtor

John Mark Skladanowski
2581 Hillborn Road
Erie, PA 16509

Joint Debtor

Elaine Ann Skladanowski
2581 Hillborn Road
Erie, PA 16509

Attorney

Daniel P. Foster
Foster Law Offices
1210 Park Avenue
Meadville, PA 16335

Trustee

Ronda J. Winnecour
Suite 3250, USX Tower
600 Grant Street
Pittsburgh, PA 15219

US Trustee

Office of the United States Trustee
Liberty Center.
1001 Liberty Avenue, Suite 970
Pittsburgh, PA 15222